UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA TAMPA DIVISION

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IN		R	ь.
1.1	v	ı ۸	1.

ERNEST J. THOMAS and MARGO A. THOMAS, Debtors.

CASE NO.: 8:18-bk-03199-MGW

Chapter 7

AMENDMENT TO SCHEDULE A, D, STATEMENT OF INTENTIONS, AND SUMMARY OF SCHEDULES

COMES NOW, the Debtor, ERNEST J. THOMAS and MARGO A. THOMAS, who hereby files their Amendment to Schedule A, D, Statement of Intentons, and Summary of Schedules.

DECLARATION OF DEBTORS

We, ERNEST J. THOMAS and MARGO A. THOMAS, named as debtors in this case, declare under penalty of perjury that we have read the foregoing and that it is true and correct to the best of our, knowledge, information and belief.

/s/ Ernest J. Thomas Ernest J. Thomas, Debtor

/s/ Margo A. Thomas Margo A. Thomas, Co-Debtor

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished, along with a Notice of Commencement of Case, by U.S. Mail and/or electronic mail to Trustee, Beth Ann Scharrer, PO Box 4550, Seminole, FL 33775-4550 on this 5th day of June 2018.

/s/ Richard V. Ellis Richard V. Ellis, Esquire

Hausburg & Ellis, P.A. 3202 North Tamiami Trail Sarasota, Florida 34234 Phone: (941) 351-9111 Fax: (941) 351-9804 Florida Bar No. 0288322 Attorney for Debtor(s)

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Filli	n this information to identify your case:		
Deb	tor 1 Ernest J. Thomas		
Deb	First Name Middle Name Last Name for 2 Margo A. Thomas		
0.000	Se if, filing) First Name Middle Name Last Name		
Unit	ed States Bankruptcy Court for the: MIDDLE DISTRICT OF FLORIDA		
	e number 8:18-bk-03199		
(if kno	wn)		k if this is an ded filing
		amon	aca ming
Off	icial Form 106Sum		
1000	nmary of Your Assets and Liabilities and Certain Statistical Information		12/15
infor your	s complete and accurate as possible. If two married people are filing together, both are equally responsible for mation. Fill out all of your schedules first; then complete the information on this form. If you are filing amende original forms, you must fill out a new <i>Summary</i> and check the box at the top of this page.		
Part	1: Summarize Your Assets		
		Your a	issets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	388,617.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	106,277.46
	1c. Copy line 63, Total of all property on Schedule A/B	\$	494,894.46
Part	2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	176,846.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	39,807.10
	Your total liabilities	\$	216,653.10
Port	2. Summariza Vaur Income and Evnance		
Part			
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,880.44
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,507.00
Part	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal	l, family, or
	☐ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this	box and s	submit this form to

Official Form 106Sum

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Debto	or 2 Margo A. Thomas	Case number (if known) 8:	18-bk-03199	
	the court with your other schedules.			
8. I	From the Statement of Your Current Monthly Income:	Copy your total current monthly income from Offici	ial Form	

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

1,597.44

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Debtor 1 Ernest J. Thomas

From Part 4 on Schedule E/F, copy the following:	Total cl	aim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

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	Case 6.16-DK-0319	19-1VIG	W DOC 13 Filed 06/05/1	.8 Paye 4 01.	L4	
Fill in this inform	mation to identify your case and t	his filing:		E 65 6		
Debtor 1	Ernest J. Thomas					
D 11 0		e Name	Last Name			
Debtor 2 (Spouse, if filing)	Margo A. Thomas First Name Middl	e Name	Last Name			
United States Ba	inkruptcy Court for the: MIDDLE D	ISTRICT	OF FLORIDA			
Case number	8:18-bk-03199				_	
Case number	6:16-DK-03199				Check if this is an amended filing	
Official Fo	rm 106A/B					
Schedul	e A/B: Property				12/15	
think it fits best. Binformation. If more Answer every ques	e as complete and accurate as possib e space is needed, attach a separate s	le. If two n	only once. If an asset fits in more than one narried people are filing together, both are s form. On the top of any additional pages, Estate You Own or Have an Interest In	equally responsible for s	supplying correct	
1. Do you own or h	nave any legal or equitable interest in	anv reside	nce, building, land, or similar property?			
		arry reside	nce, building, land, or similar property?			
No. Go to Pari						
Yes. Where is	s the property?					
1.1		What i	s the property? Check all that apply			
	rbluff Pkwy 178	■ Single-family home Do not deduct secured claims or exemption				
Street address,	if available, or other description		Duplex or multi-unit building	the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Property		
			Condominium or cooperative			
			Manufactured or mobile home	Current value of the	Current value of the	
Sarasota	FL 34231-0000		Land	entire property?	portion you own?	
City	State ZIP Code		Investment property Timeshare	\$169,000.00	\$169,000.00	
			Other		your ownership interest	
		Who h	as an interest in the property? Check one	a life estate), if known		
Sarasota		_	Debtor 1 only			
County			Debtor 2 only			
Sounty		_	Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is co	mmunity property	
			information you wish to add about this iten			
		proper	ty identification number:			
2. Add the dollar	ar value of the portion you own for	or all of y	our entries from Part 1, including any	entries for	# 100,000,00	
pages you h	ave attached for Part 1. Write that	number	here	=>	\$169,000.00	
Part 2: Describe	Your Vehicles					
Do you own, leas	se, or have legal or equitable inter	est in an	y vehicles, whether they are registere	d or not? Include any	vehicles you own that	
someone else driv	ves. If you lease a vehicle, also repo	ort it on So	chedule G: Executory Contracts and Une	xpired Leases.	•	
3. Cars, vans, tru	ucks, tractors, sport utility vehicle	es, motor	cycles			
■ No						
☐ Yes						

Official Form 106A/B

Schedule A/B: Property

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Г.	btor 1	Ernoot	I Thomas			3	
	ebtor 1 ebtor 2		J. Thomas A. Thomas			Case number (if known)	8:18-bk-03199
4.	Watercr a Examples	aft, aircra s: Boats, t	ft, motor homes, AT ailers, motors, persor	Vs and other recreational vessels	ehicles, other vehicles, , snowmobiles, motorcycl	and accessories le accessories	
1	■ No						
[☐ Yes						
5	Add the pages y	dollar va	lue of the portion you	ou own for all of your entrie Vrite that number here	s from Part 2, including	any entries for =>	\$0.00
Pa	rt 3. Des	scribe You	Personal and Househ	old Items		,	
Do	you ow	n or have	any legal or equital	ole interest in any of the fol	lowing items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
6.			and furnishings	inens, china, kitchenware			
	■ No	oo. wajor c	ppharioss, rairitais, i	mons, omna, mononware			
	☐ Yes.	Describe.	••••				
	_	es: Televis	ions and radios; audiong cell phones, came	o, video, stereo, and digital e ras, media players, games	quipment; computers, pri	nters, scanners; music c	ollections; electronic devices
	■ No □ Yes.	Describe.					
8.					books, pictures, or other	art objects; stamp, coin,	or baseball card collections;
	■ No □ Yes.	Describe.		ia, concentrac			
		es: Sports	orts and hobbies photographic, exercial I instruments	se, and other hobby equipme	nt; bicycles, pool tables,	golf clubs, skis; canoes	and kayaks; carpentry tools;
	■ No □ Yes.	Describe.					
10.	Firearm Examp		s, rifles, shotguns, am	munition, and related equipn	nent		
		Describe.					
	Clothes Examp		day clothes, furs, leat	her coats, designer wear, she	oes, accessories		
		Describe.					
	■ No	les: Every		jewelry, engagement rings, v	vedding rings, heirloom je	ewelry, watches, gems, ς	gold, silver
		Describe.					
	Examp ■ No		cats, birds, horses				
		Describe.					
	■ No		nal and household it	ems you did not already lis	st, including any health	aids you did not list	

Official Form 106A/B

Schedule A/B: Property

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	ebtor 1 ebtor 2	Ernest J. Margo A.				Case number (if known)	8:18-bk-03199
15				of your entries from Part per here		s for pages you have attached	\$0.00
Pa	rt 4: Des	cribe Your F	inancial A	ssets			
	CONTRACTOR AND			or equitable interest in ar	ny of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.
16.	■ No	•	-	in your wallet, in your home	Angelein bestellt i Selven met der Selven bet Reichte verfahre in Angelein bestellt verfahre der Angelein best	and on hand when you file your petition	no
17.		s of money les: Checkir institution	ng, saving	s, or other financial accoun u have multiple accounts wi	nts; certificates of deposit ith the same institution, li	; shares in credit unions, brokerage h st each.	nouses, and other similar
					Institution name:		
18.				ablicly traded stocks stment accounts with broke	erage firms, money marke	et accounts	
				Institution or issuer nar	me:		
19.	joint ve		d stock a	and interests in incorpora	ited and unincorporated	d businesses, including an interes	t in an LLC, partnership, and
	■ No □ Yes.	Give specifi	c informa	tion about them Name of entity:		% of ownership:	
	Negotia Non-ne ■ No	able instrum gotiable ins	ents inclu truments	bonds and other negotia de personal checks, cashie are those you cannot trans ion about them Issuer name:	ers' checks, promissory n	otes, and money orders.	
04	Detimon						
21.		ent or pen les: Interest			(b), thrift savings accoun	ts, or other pension or profit-sharing	plans
	☐ Yes. l	ist each ac		arately. /pe of account:	Institution name:		
22.	Your sh	y deposits hare of all ur les: Agreem	nused dep	oosits you have made so th	at you may continue sen blic utilities (electric, gas,	vice or use from a company , water), telecommunications compar	nies, or others
					Institution name or in	ndividual:	
23.	Annuiti	es (A contra	act for a p	eriodic payment of money t	to you, either for life or fo	r a number of years)	
	☐ Yes		Issuer	name and description.			
24.				A, in an account in a qua (b), and 529(b)(1).	lified ABLE program, o	r under a qualified state tuition pro	ogram.
	☐ Yes		Instituti	on name and description. S	Separately file the record	s of any interests.11 U.S.C. § 521(c)	:
25.	Trusts,	equitable o	or future	interests in property (other	er than anything listed	in line 1), and rights or powers exe	ercisable for your benefit
		Give specifi	c informa	tion about them			

Official Form 106A/B

Schedule A/B: Property

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	ebtor 1 ebtor 2		J. Thomas A. Thomas				Case number (if known)	8:18-bk-03199
				×				
26.	Patents Examp	s, copyriç oles: Interi	ghts, tradem net domain n	arks, trade secret ames, websites, pr	es, and other intellectu oceeds from royalties a	ual property and licensing agreem	nents	
	10000	Give spe	cific informat	ion about them				
27.				ther general intan exclusive licenses,		n holdings, liquor lice	enses, professional licens	es
		Give spe	cific informat	ion about them				
M	oney or	property	owed to you	1?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax ref	funds ow	ed to you					
	■ No □ Yes.	Give spec	cific information	on about them, incl	uding whether you alre	ady filed the returns	and the tax years	
	Examp ■ No		due or lump		sal support, child suppo	ort, maintenance, div	rorce settlement, property	settlement
	Examp	oles: Unpa bene	someone ow aid wages, dis afits; unpaid lo cific informati	sability insurance po cans you made to s	ayments, disability ben someone else	efits, sick pay, vacat	ion pay, workers' compe	nsation, Social Security
31.	Interes Examp ■ No	its in insu bles: Healt	rance polici th, disability,	es or life insurance; he	ealth savings account (HSA); credit, homeo	wner's, or renter's insurar	nce
		Name the		ompany of each po Company name:	licy and list its value.	Benefic	siary:	Surrender or refund value:
	If you a someo	are the be one has die	neficiary of a ed.	living trust, expect	someone who has die proceeds from a life in		e currently entitled to rec	eive property because
	⊔ Yes.	Give spe	cific informati	ion				
33.					ou have filed a lawsu urance claims, or rights		d for payment	
	☐ Yes.	Describe	each claim					
	■ No				every nature, includin	g counterclaims of	the debtor and rights to	set off claims
	☐ Yes.	Describe	each claim					
	■ No		sets you did	I not already list				
36					om Part 4, including a			\$0.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

Official Form 106A/B Schedule A/B: Property

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Debt Debt		8:18-bk-03199		
37. D	you own or have any legal or equitable interest in any business-related	d property?		
	No. Go to Part 6.			
	res. Go to line 38.			
Part (Describe Any Farm- and Commercial Fishing-Related Property You Off you own or have an interest in farmland, list it in Part 1.	Own or Have an Int	erest In.	
46. C	o you own or have any legal or equitable interest in any farm- o	or commercial fis	shing-related property?	
I	No. Go to Part 7.			
1	Yes. Go to line 47.			
Part	Describe All Property You Own or Have an Interest in That You	Did Not List Above		
	o you have other property of any kind you did not already list? Examples: Season tickets, country club membership No Yes. Give specific information			
	res. Give specific information			
54.	Add the dollar value of all of your entries from Part 7. Write tha	t number here		\$0.00
Part 8	List the Totals of Each Part of this Form			
55	Part 1: Total real estate, line 2			\$169,000.00
	Part 2: Total vehicles, line 5	\$0.0		Ψ100,000.00
	Part 3: Total personal and household items, line 15	\$0.0		
58.	Part 4: Total financial assets, line 36	\$0.0	0	
59.	Part 5: Total business-related property, line 45	\$0.0	0	
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.0	0	
61.	Part 7: Total other property not listed, line 54	\$0.0	0	
62.	Total personal property. Add lines 56 through 61	\$0.0	O Copy personal property t	otal \$0.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$169,000.00

	Case 8:18	8-bk-03199-MGW	Doc 13	Filed	I 06/05/18	Pa	ge 9 of 1	4	
Fill in this infor	mation to identify you	ır case:	1500000				I		
Debtor 1	Ernest J. Thoma	S							
	First Name	Middle Name	Last Na	me					
Debtor 2	Margo A. Thoma								
(Spouse if, filing)	First Name	Middle Name	Last Na	ne					
United States Ba	ankruptcy Court for the	MIDDLE DISTRICT OF	FLORIDA			=,0			
Case number	8:18-bk-03199								
(if known)								Check	if this is an
				-211-211-2]	amend	ed filing
Official Forr	m 106D								
Schedule	D: Creditors	Who Have Cla	ims Secu	ired	by Prope	rty			12/15
Be as complete an is needed, copy th number (if known)	e Additional Page, fill it	If two married people are filin out, number the entries, and a	ig together, both attach it to this fo	are equa rm. On t	ally responsible fo the top of any add	r supp itional	lying correct in pages, write y	nformat our nar	tion. If more space ne and case
1. Do any creditors	s have claims secured by	y your property?							
☐ No. Chec	k this box and submit t	his form to the court with yo	ur other schedul	es. You	have nothing els	se to re	eport on this f	orm.	
_	n all of the information				_				
Part 1: List A	II Secured Claims								
20% 100 N 100 N 100 N	F 85 00 0000 2000 20	more than one secured claim, li	et the creditor con-	rotoly	Column A	(Column B		Column C
for each claim. If n	nore than one creditor has	more than one secured claim, list the creditor separately a particular claim, list the other creditors in Part 2. As cal order according to the creditor's name. Describe the property that secures the claim:			Amount of claim Do not deduct the		Value of collateral that supports this		Unsecured portion
2.1 Bk Of Am	er			value of collateral. \$176,846.00		laim \$169,000	0.00	If any \$7,846.00	
Creditor's Nam	ne	2543 Riverbluff Pkwy 1 34231 Sarasota Coun		-L					. ,
4909 Sav	arese Cir	As of the date you file, the	claim is: Check all t	hat					
Tampa, F		apply. ☐ Contingent							
Number, Stree	t, City, State & Zip Code	☐ Unliquidated							
		☐ Disputed							
Who owes the de	ebt? Check one.	Nature of lien. Check all that							
Debtor 1 only		An agreement you made ((such as mortgage	or secur	red				
☐ Debtor 2 only ☐ Debtor 1 and D	ahtaa O aab	☐ Statutory lien (such as tax	lien mechanic's li	en)					
	the debtors and another	☐ Judgment lien from a laws		CII)					
Check if this c	laim relates to a	Other (including a right to							
Date dobt	Opened 09/07 Last Active	Land A status of	0	599					
Date debt was inc	curred 6/01/17	Last 4 digits of acco	unt number U	บฮฮ					
Add the dollar v	alue of your entries in C	olumn A on this page. Write t	that number here		\$176	,846.	00		
If this is the last	page of your form, add	the dollar value totals from a				,846.			
Write that numb	er nere:				Ψίνο	,5 10.			

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill in this infor	mation to identify your o	ase:				
Debtor 1	Ernest J. Thomas	W. Lin N.			_	
Debtor 2	Margo A. Thomas	Middle Name	l	Last Name		
(Spouse if, filing)	First Name	Middle Name		Last Name		
United States Ba	ankruptcy Court for the:	MIDDLE DISTRIC	CT OF FLORIDA	1	_	
_	8:18-bk-03199					
(if known)						Check if this is an amended filing
Official Fo	orm 108					
Stateme	nt of Intentio	n for Indiv	iduals F	Filing Under Cha	pter 7	12/15
If you are an ind	lividual filing under chap	oter 7, you must fil	ll out this form	if:		
	e claims secured by you					
You must file th	ever is earlier, unless the	thin 30 days after	you file your b	ankruptcy petition or by the date. You must also send copies	ate set for the to the credito	meeting of creditors, ors and lessors you list
If two married po sign ar	eople are filing together nd date the form.	in a joint case, bo	oth are equally	responsible for supplying corr	ect information	on. Both debtors must
Be as complete	and accurate as possibl	e. If more space is	s needed, attac	h a separate sheet to this form	n. On the top o	of any additional pages,
write y	our name and case num	iber (if known).				
Part 1: List Y	our Creditors Who Have	Secured Claims				
 For any credit information be 		rt 1 of Schedule D	: Creditors Wh	o Have Claims Secured by Pro	perty (Officia	I Form 106D), fill in the
Identify the cr	reditor and the property th	at is collateral	What do you secures a de	uintend to do with the property ebt?		id you claim the property sexempt on Schedule C?
Creditor's F	3k Of Amer				_	1
name:				the property. e property and redeem it.	-	No
Description of	2543 Riverbluff Pkw	v 178	☐ Retain the	e property and enter into a ation Agreement.		l Yes
property securing debt	Sarasota, FL 34231			e property and [explain]:		
Securing debt	, county					
	our Unexpired Personal		in Schedule G	: Executory Contracts and Une	ynired Lease	es (Official Form 106G) fill
in the information	on below. Do not list rea	estate leases. Un	nexpired leases	are leases that are still in effe es not assume it. 11 U.S.C. § 36	ct; the lease	period has not yet ended.
Describe your u	unexpired personal prop	erty leases			Will the	e lease be assumed?
Lessor's name:					□ No	
Description of lea Property:	ased				☐ Yes	5
Lessor's name:					□ No	
Description of lea	ased					
					☐ Yes	;

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1 Ernest J. Thomas	
Debtor 2 Margo A. Thomas	Case number (if known) 8:18-bk-03199
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention a property that is subject to an unexpired lease.	about any property of my estate that secures a debt and any personal
X /s/ Ernest J. Thomas	X /s/ Margo A. Thomas
Ernest J. Thomas	Margo A. Thomas
Signature of Debtor 1	Signature of Debtor 2
Date June 5, 2018	Date June 5, 2018

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Informatio	n to identify the case:	
Debtor 1	Ernest J. Thomas	Social Security number or ITIN xxx-xx-6621
	First Name Middle Name Last Name	EIN
Debtor 2	Margo A. Thomas	Social Security number or ITIN xxx-xx-9343
(Spouse, if filing) First Name Middle Name Last Name	EIN
United States Bankruptcy Court Middle District of Florida		Date case filed for chapter 7 4/19/18
Case number	: 8:18-bk-03199-MGW	

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file

		About Debtor 1:	About Debtor 2:	
1.	Debtor's full name	Ernest J. Thomas	Margo A. Thomas	
2.	All other names used in last 8 years	the		
3.	Address	2426 Riverbluff Pkwy 237 Sarasota, FL 34231	2426 Riverbluff Pkwy 237 Sarasota, FL 34231	
4.	Debtor's attorney Name and address	Richard V Ellis Hausburg & Ellis, PA 3202 North Tamiami Trail Sarasota, FL 34234	Contact phone 941-351-9111 Email: RVellisbk@aol.com	
5.	Bankruptcy Trustee Name and address	Beth Ann Scharrer Trustee PO Box 4550 Seminole, FL 33775-4550	Contact phone 727-392-8031	

Notice is further given that effective on the date of the Petition, the United States Trustee appointed the above named individual as interim trustee pursuant to 11 USC § 701.

For more information, see page 2 >

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Debtor Ernest J. Thomas and Margo A. Thomas

Case number 8:18-bk-03199-MGW

6. Bankruptcy Clerk's Office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

Sam M. Gibbons United States Courthouse 801 North Florida Avenue, Suite 555

Tampa, FL 33602

Hours open:

Monday - Friday 8:30 AM -4:00PM

Contact phone 813-301-5162

Date: April 20, 2018

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. You are reminded that Local Rule 5073-1 restricts the entry of personal electronic devices into the Courthouse.

May 24, 2018 at 09:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

*** Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting.

Location:

Room 100-A, 501 East Polk St., (Timberlake Annex), Tampa, FL 33602

Filing deadline: July 23, 2018

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to
- receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

13. Voice Case Info. System (McVCIS)

McVCIS provides basic case information concerning deadlines such as case opening and closing date, discharge date and whether a case has assets or not. McVCIS is accessible 24 hours a day

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except when routine maintenance is performed. To access McVCIS toll free call 1–866–222–8029.

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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